

Sark, Jill

From: InsureMT Conference Room
Sent: Wednesday, January 30, 2013 7:42 AM
To: Sark, Jill
Subject: FW: Insure Montana Program SB 27

From: Moog Enterprises [<mailto:moogent@itstriangle.com>]
Sent: Tuesday, January 29, 2013 3:22 PM
To: InsureMT Conference Room
Subject: Insure Montana Program SB 27

Mr. Chairman, members of the committee, for the record, my name is Robert Moog, Joplin, MT. I stand in support of the Insure Montana program for what it does for my small business. I can provide this Group Health Insurance plan through Blue Cross/Blue Shield with the help of Insure Montana for 2 employees. With out the help of Insure Montana, this benefit may have to be cut back, or eliminated. Please support SB 27 and the Insure Montana Program.

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Sark, Jill

From: InsureMT Conference Room
Sent: Wednesday, January 30, 2013 7:42 AM
To: Sark, Jill
Subject: FW: Governor's budget proposal for Insure Montana

From: Patty Hays [<mailto:patty@leanderlaw.com>]
Sent: Tuesday, January 29, 2013 10:26 AM
To: Bullock, Governor; InsureMT Conference Room
Subject: Governor's budget proposal for Insure Montana

Dear Governor Bullock and Insure Montana:

I wish to voice my concern for the proposed elimination of the Insure Montana Program from the Governor's 2014-2015 budget. I am employed by the Law Office of Peter Leander in Bigfork, Montana. I have lived in Montana for 10-1/2 years, I am a practicing paralegal and a member of the Paralegal Section of the State Bar of Montana. My employer provides health insurance for me as a part of my benefit package, and I pay to insure my 22-year old daughter who is a student at the University of Montana, Missoula. Our office participates in the Insure Montana tax credit program, and I am well aware of the tax benefit that this program provides to my employer.

I ask that you please reconsider continuing to fund the Insure Montana program in future years. It provides a valuable benefit to me that I cannot afford to lose. Should you have any questions, please contact me. Patricia Hays

Patricia L. Hays
Paralegal to Peter A. Leander
443 Osborn Avenue, Suite 108
Bigfork, Montana 59911
Tel: (406) 837-4123
FAX: (406) 837-4122

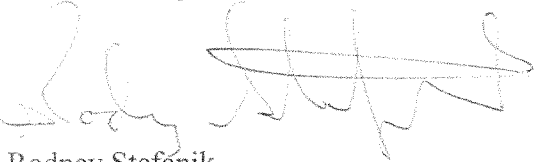
2013 Legislature
Insure Montana Funding
January 29, 2013

Insure Montana Funding Cutback

Steffano's Pizza
Helena MT 59601
442-2070

Congress Members:

I own a small business in Helena and have been in business for over 30 years. I cannot speak for anyone but Steffano's, but the defunding of the Insure Montana would cause a very negative effect for my employees and Steffano's. This would cause a financial hardship to the business and cause my employees to lose their medical insurance. Single employees with dependent children would especially, be affected. To lose their insurance for themselves and their children could possibly force them into welfare programs, which will not help anyone including the State of Montana. I urge this governing body to continue the funding of Insure Montana to help businesses and employees to continue to be assets and productive citizens of this great state. Thank you for your time.

A handwritten signature in dark ink, appearing to read "Rodney Stefanik", written over a horizontal line.

Rodney Stefanik
Steffano's
Owner

Sark, Jill

From: InsureMT Conference Room
Sent: Tuesday, January 29, 2013 7:46 AM
To: Sark, Jill
Subject: FW: Insure Montana Support letter to Monica Lindeen

From: trini.rmre@gmail.com [<mailto:trini.rmre@gmail.com>] **On Behalf Of** Trini Carreon
Sent: Monday, January 28, 2013 8:49 PM
To: InsureMT Conference Room
Cc: Schafer, Adam
Subject: Insure Montana Support letter to Monica Lindeen

Jill Sark,

Monica has asked for me to send this to both of you to be shared with others at the capital tomorrow. Please forward this to her ASAP. Please let me know that you have done so.

Monica Lindeen,

The Trickle down effect theory and how it affects Montana Small Businesses

I would like to take this moment to personally thank you for all of your work and efforts to support such an incredible program like Insure Montana. Insure Montana has had everything to do with our success and our ability to create a small business in a 4 season resort town of Whitefish. We relocated here and wanted to get off the treadmill lifestyle that after 50 years, was time to find a different direction and more peace in our lives. With Insure Montana we have been able to attract a better quality employee and also provide our clients with almost exclusively Montana Made goods and services. At least 5 to 6 times a week I share with folks how we are able to provide health care to our Small Business because of the incredible decisions our Montana political officials made when they conceived the idea for Insure Montana. Their response has consistently been " Why doesn't the rest of our country do the same thing. What a great idea" they say.

I would like to share our story and our struggle to establish our Small Business in Northwest Montana.

Whitefish was a small town that was very welcoming and appeared to have a void in a General Store concept. We decided to offer goods that were almost exclusively Montana Made. We soon discovered there was a Made in Montana organization that offered local and Montana Made products we could provide for locals and visitors. We are amazed at how much talent, art, furniture, food and numerous goods that could be manufactured here and we didn't have to go far to get all of these wonderful products.

So here is the point of our story. In every local and national election a great deal of emphasis is always given to the importance of helping small business and how important small businesses are to the economic growth of the local economy. Time and time again I hear on the news how we are the backbone of the future and current economy.

So my question is, how can we make statements like this and consider not funding a program that directly hits the heart of small businesses. We directly and indirectly employ about 300 people all of whom live in Montana. Some of them are husband and wife teams and family businesses. All of them are Montanans. Businesses like ours will die and be largely be affected as well as our local and state economies.

So the Trickle Down Effect is simple. Stop the program and kill local business. When one business gets hurt, potentially 200 to 300 Montanans lose jobs. Our business started out as a dream to fulfill ourselves and to our surprise we helped so many related business fulfill their dreams. I have testified on several occasions on how important Insure Montana has been and vital to small businesses. My input has been taken to Washington D.C. to share with others on how well a program like this can work. My understanding is that the program has won so many awards because it is such a smart program and only brings good to Montana and shows how smart Montana Political officials truly have been.

My request for whoever's decision it will be to continue with Insure Montana Funding to continue the funding because it is a great thing for all of Montana.

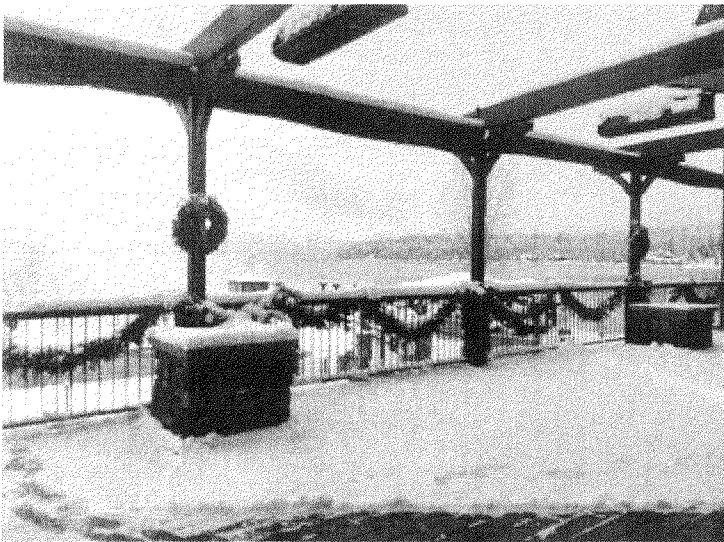
Thank you,

Trinidad "Trini" Carreon

406 270-6688

Backdoor General Store

Whitefish Montana 59937



Sark, Jill

From: InsureMT Conference Room
Sent: Tuesday, January 29, 2013 7:44 AM
To: Sark, Jill
Subject: FW: Testimony

From: Noreen Humes [<mailto:noreen@naturesbestinc.com>]
Sent: Monday, January 28, 2013 4:51 PM
To: InsureMT Conference Room
Subject: Testimony

Hi, this is testimony for the Commissioner of Securities & Insurance (State Auditor's Office) budget hearing held tomorrow, Tuesday, January 29th. Thank you for taking this with you to present to them! I hope I'm not too late in submitting this! Best, Noreen

As a small business that has continued to grow over the past 18 years, the Insure Montana program has been a true testament of what it means to provide a resource and assistance to small businesses. We are a small family owned landscaping and lawn maintenance company in Missoula. We employ full-time and part-time people of which 3 of our employees and their families are able to have affordable health care due to the Insure Montana program. This program is significant for us as employers and for our employees. As employers, we simply wouldn't be able to provide health care coverage to our employees without the subsidy we get from Insure Montana, and our employees would absolutely, guaranteed, never be able to afford health care insurance without the Insure Montana subsidy provided to them personally. Our goal is to grow to a point where we CAN provide health care coverage to our employees on our own. This program allows for us the means to retain outstanding qualified professionals in an industry that is well known for high turnover. Our average retention is 88% over a 5 year period and the National average runs near 40%. We have a great team of people and in part due to the Insure Montana program. I urge the 2013 Montana Legislature to continue this worthwhile program that benefits many small businesses in Montana who struggle with providing their employees with valuable health care coverage.

Sincerely,

Noreen Humes, Owner
And
Craig Best, Owner
Nature's Best
1175 Clark Fork Drive
Missoula, MT 59808

Noreen Humes
NATURE'S BEST, INC.
YOUR Landscape Care SOLUTION
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